

In re:  
Richard Kalman  
Debtor

Case No. 22-10648-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 12, 2023

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2023:

Recip ID	Recipient Name and Address
db	+ Richard Kalman, 1904 First Street, Langhorne, PA 19047-1738
14688340	+ Bucks County Water and Sewer Authority, 1275 Almshouse Road, Warrington, PA 18976-1209
14678307	+ PENNYMAC LOAN SERVICES, LLC, C/O Rebecca Solarz Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14689192	+ PNC BANK, NATIONAL ASSOCIATION, C/O Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14706805	+ Rushmore Loan Management Services LLC, c/o Lauren M. Moyer, Esq., 1325 Franklin Avenue, Suite 160, Garden City NY 11530-1631
14676557	+ loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14677466	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 13 2023 00:36:51	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14679637	Email/PDF: bncnotices@becket-lee.com	Jan 13 2023 00:48:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14676549	+ Email/PDF: bncnotices@becket-lee.com	Jan 13 2023 00:48:15	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14676550	+ Email/PDF: bncnotices@becket-lee.com	Jan 13 2023 00:48:40	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14683710	Email/Text: bankruptcy@cunj.org	Jan 13 2023 00:35:00	Credit Union of New Jersey, 1301 Parkway Avenue, Ewing, NJ 08626
14676553	Email/Text: bankruptcy@cunj.org	Jan 13 2023 00:35:00	Credit Union of New Jersey, Attn: Bankruptcy, Po Box 7921, Ewing, NJ 08628
14676554	Email/Text: bankruptcy@cunj.org	Jan 13 2023 00:35:00	Credit Union of New Jersey, 1035 Parkway Av, Trenton, NJ 08618
14676552	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 13 2023 00:36:32	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14676551	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 13 2023 00:36:32	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14676556	+ Email/Text: mrdiscen@discover.com	Jan 13 2023 00:35:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14676555	+ Email/Text: mrdiscen@discover.com	Jan 13 2023 00:35:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14730396	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 13 2023 00:35:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14677413	Email/PDF: resurgentbknofications@resurgent.com	Jan 13 2023 00:36:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14676559	+ Email/Text: bankruptcy@marinerfinance.com	Jan 13 2023 00:35:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14676560	+ Email/Text: bankruptcy@marinerfinance.com	Jan 13 2023 00:35:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14688119	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 13 2023 00:35:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14684643	+ Email/Text: bankruptcygroup@peco-energy.com	Jan 13 2023 00:35:00	PECO Energy Company, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14681718	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2023 00:35:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14681063	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2023 00:35:00	PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101
14676563	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2023 00:35:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
14676564	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2023 00:35:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14676566	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2023 00:36:13	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14676565	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2023 00:36:31	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14687854	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2023 00:36:13	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14677288	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2023 00:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14676561	+ Email/PDF: ebnotices@pnmac.com	Jan 13 2023 00:36:54	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14676562	+ Email/PDF: ebnotices@pnmac.com	Jan 13 2023 00:36:32	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
14685023	+ Email/PDF: ebnotices@pnmac.com	Jan 13 2023 00:36:13	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14683290	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2023 00:35:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14679534	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2023 00:35:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14676567	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2023 00:36:13	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14676568	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2023 00:36:13	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
14676782	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 00:36:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14676570	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 00:36:52	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
14676569	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 00:36:12	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14676571	^ MEBN	Jan 13 2023 00:25:01	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146
14676572	^ MEBN	Jan 13 2023 00:25:00	Velocity Investments, Llc, 1800 Route 34 N, Wall, NJ 07719-9168

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14690457 + Email/PDF: ebn\_ais@aisinfo.com

Jan 13 2023 00:36:30

Verizon, by American InfoSource as agent, 4515  
N Santa Fe Ave, Oklahoma City, OK 73118-7901

14676558 + Email/Text: bknotification@loandepot.com

Jan 13 2023 00:35:00

loanDepot, 26642 Towne Center Dr, Foothill  
Ranch, CA 92610-2808

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Richard Kalman support@ymalaw.com ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com, tkennedy@ymalaw.com .lesliebrown.paralegal@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM B. CALLAHAN	on behalf of Creditor Credit Union of New Jersey bill@billcallahanlaw.com

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Richard Kalman

Debtor(s)

Chapter: 13

Bankruptcy No: 22-10648-mdc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this January 12, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman  
Chief Judge ,  
United States Bankruptcy Court